

AUG 15 2006

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The Listing of Claims will replace all prior versions, and listings, of claims in the application.

LISTING OF CLAIMS

Claims 1-74. (Cancelled)

Claim 75. (Currently Amended) A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

using information entered by a fund depositor on a personal computer to
(A) create a third party account with a bank linked to a bank or credit card account
of said fund depositor and [.] accessible with a magnetic card encoded with
account information for use by , and to transfer money to said account for a son
or daughter of [[a]] said fund depositor to withdraw cash or transfer , from which
funds may be transferred at the request of said son or daughter as a cash
withdrawal or payment for goods or services purchased by said son or daughter,
wherein said third party account is linked to a bank or credit card account of said
fund depositor ; and (B) program the periodic and automatic transfer of
periodically and automatically transferring funds into said third party account
from said fund depositor account in response to command instructions from said
fund depositor ;

storing information on fund transferees and corresponding payment
amounts for said third party account; and

supplying to said fund depositor through a CRT or LCD output
device said information on fund transferees and corresponding payment
amounts for said third party account.

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Claim 76. (Previously Presented) The method of claim 75, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

Claim 77. (Previously Presented) The method of claim 75, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

Claim 78. (Previously Presented) The method of claim 75, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said son or daughter to determine whether the goods or services to be purchased are authorized.

Claim 79. (Previously Presented) The method of claim 78, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

Claim 80. (Previously Presented) The method of claim 75, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said son or daughter to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

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Claim 81. (Previously Presented) The method of claim 80, wherein said limit is a periodic limit.

Claim 82. (Previously Presented) The method of claim 75, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

Claim 83. (Previously Presented) The method of claim 75, wherein said supplying step is performed periodically.

Claim 84. (Previously Presented) The method of claim 75, wherein said information is supplied via e-mail.

Claim 85. (Previously Presented) The method of claim 75, wherein said funds are transferred weekly or monthly.

Claim 86. (Canceled)

Claim 87. (Previously Presented) The method of claim 78, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

Claim 88. (Currently Amended) A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising [[:]] using information entered by a fund depositor on a personal computer to :

(A) create a third party account for and to transfer money to a son or daughter of a fund depositor, from which funds may be transferred electronically at the request of said son or daughter as payment for goods or services purchased by said son or daughter, wherein said third party account is linked to a bank or credit card account of said fund depositor; and

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(B) program the periodic -periodically- and -automatically- automatic transfer of -transferring- funds into said third party account from said fund depositor account in response to command instructions from said fund depositor;

Claim 89. (Previously Presented) The method of claim 88, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

Claim 90. (Previously Presented) The method of claim 88, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

Claim 91. (Previously Presented) The method of claim 88, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said son or daughter to determine whether the goods or services to be purchased are authorized.

Claim 92. (Previously Presented) The method of claim 91, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

Claim 93. (Previously Presented) The method of claim 88, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

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verifying each transfer requested by said son or daughter to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

Claim 94. (Previously Presented) The method of claim 93, wherein said limit is a periodic limit.

Claim 95. (Previously Presented) The method of claim 88, further comprising the steps of storing information on fund transferees and corresponding payment amounts for said third party account; and supplying to said fund depositor said information on fund transferees and corresponding payment amounts for said third party account.

Claim 96. (Previously Presented) The method of claim 88, wherein said funds are transferred weekly or monthly.

Claim 97. (Canceled)

Claim 98. (Previously Presented) The method of claim 91, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

Claim 99. (Currently Amended) A ~~computer-based~~ method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

using information entered by a fund depositor on a personal computer (A) to create a third party account with a bank, accessible with a magnetic card encoded with account information, and (B) to transfer money to said account for a son or daughter of a fund depositor, from which funds may be transferred at the request of said son or daughter as a cash withdrawal or payment for goods or services purchased by said son or

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daughter, wherein said third party account is linked to a bank or credit card account of said fund depositor;

storing information on fund transferees and corresponding payment amounts for said third party account; and

supplying to said fund depositor through a CRT or LCD output device said information on fund transferees and corresponding payment amounts for said third party account [[;]].

Claim 100. (Previously Presented) The method of claim 99, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

Claim 101. (Previously Presented) The method of claim 99, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

Claim 102. (Previously Presented) The method of claim 99, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said son or daughter to determine whether the goods or services to be purchased are authorized.

Claim 103. (Previously Presented) The method of claim 102, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

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Claim 104. (Previously Presented) The method of claim 99, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said son or daughter to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

Claim 105. (Previously Presented) The method of claim 104, wherein said limit is a periodic limit.

Claim 106. (Currently Amended) The method of claim [[75]] 99, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

Claim 107. (Currently Amended) The method of claim [[75]] 99, wherein said supplying step is performed periodically.

Claim 108. (Previously Presented) The method of claim 99, wherein said information is supplied via e-mail.

Claim 109. (Canceled)

Claim 110. (Previously Presented) The method of claim 103, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.